<u>IN THE CLAIMS</u>:

Please amend Claims 1 and 9, as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (Currently Amended) A method for managing a plurality of data sets on a radio frequency (RF) transaction device, the method comprising:

adding, to a first database on the RF transaction device, a first data set of a first format and a second data set of a second format, wherein:

the first data set is owned by a first data set owner and the second data set is owned by a second data set owner,

the first data set owner is distinct from the second data set owner,

the first format is different from the second format, and

the first data set is stored in accordance with the first format, and the second data set is stored in accordance with the second format;

configuring a first method of authentication corresponding to the first data set and a second method of authentication corresponding to the second data set,

wherein the first method of authentication and the second method of authentication <u>(1)</u> are configured by the first data set owner and the second data set owner independently <u>and (2) each include a distinct access authentication protocol defined by the first data set owner and the second data set owner, respectively,</u>

<u>wherein, after authentication of the first data set owner using the respective distinct access authentication protocol defined by the first data set owner, the first data</u>

set owner is provided access rights to the first data set, at least one access right including authorization to at least one of add and remove a static field of the first format, and

wherein, after authentication of the second data set owner using the respective distinct access authentication protocol defined by the second data set owner, the second data set owner is provided access rights to the second data set, at least one access right including authorization to at least one of add and remove a static field of the second format;

~~adding, to a second database, a copy of the first data set, the second database being remote from the RF transaction device, and being in communication with a user interface via a communication network;~~

~~modifying, by the first data set owner, the copy of the first data set via the user interface;~~

~~storing in a queue the modified copy of the first data set;~~

~~determining that the RF transaction device is in communication with a read/write device;~~

~~overwriting, via the read/write device after the determining, the first data set on the RF transaction device with the modified copy of the first data set stored in the queue;~~

receiving, ~~after the overwriting,~~ a selection of at least one of the first data set and the second data set to complete a transaction request, wherein:

if the first data set is selected, the receiving includes receiving a first secondary identifier indicium corresponding to the first method of authentication, and

if the second data set is selected, the receiving includes receiving a second secondary identifier indicium corresponding to the second method of authentication;

3

authenticating, after receiving the selection, the transaction request using the first secondary identifier indicium if the first data set is selected and using the second secondary identifier indicium if the second data set is selected;

determining, based on the authenticating, whether the transaction request is approved; and

completing, if the determining indicates that the transaction request is approved, the transaction request according to the selection.

2. (Canceled)

3. (Previously Presented) The method of claim 1, wherein at least one of the first secondary identifier indicium and the second secondary identifier indicium is a personal identifier number (PIN) or a biometric identifier.

4. (Canceled)

5. (Previously Presented) The method of claim 1, wherein the step of receiving a selection further comprises receiving an allocation of a first portion of the transaction request to the first data set for transaction completion.

6. (Previously Presented) The method of claim 5, wherein the step of receiving a selection further comprises receiving an allocation of a second portion of the transaction request to the second data set for transaction completion.

7. (Canceled)

8. (Canceled)

9. (Currently Amended) A computer-readable medium having tangibly embodied thereon sequences of instructions including instructions which when executed by a computer system cause the computer system to perform:

adding, to a first database on a radio frequency (RF) transaction device, a first data set of a first format and a second data set of a second format, wherein:

the first data set is owned by the first data set owner and the second data set is owned by the second data set owner,

the first data set owner is distinct from the second data set owner,

the first format is different from the second format, and

the first data set is stored in accordance with the first format, and the second data set is stored in accordance with the second format;

configuring a first method of authentication corresponding to the first data set and a second method of authentication corresponding to the second data set, wherein the first method of authentication and the second method of authentication (1) are configured by the first data set owner and the second data set owner independently and (2) each include a distinct access authentication protocol defined by the first data set owner and the second data set owner, respectively,

wherein, after authentication of the first data set owner using the respective distinct access authentication protocol defined by the first data set owner, the first data set owner is provided access rights to the first data set, at least one access right including authorization to at least one of add and remove a static field of the first format, and

wherein, after authentication of the second data set owner using the respective distinct access authentication protocol defined by the second data set owner, the second data set owner is provided access rights to the second data set, at least one access right including authorization to at least one of add and remove a static field of the second format;

~~adding, to a second database, a copy of the first data set, the second database being remote from the RF transaction device, and being in communication with a user interface via a communication network;~~

~~modifying, by the first data set owner, the copy of the first data set via the user interface;~~

~~storing in a queue the modified copy of the first data set;~~

~~determining that the RF transaction device is in communication with a read/write device;~~

~~overwriting, via the read/write device after the determining, the first data set on the RF transaction device with the modified copy of the first data set stored in the queue;~~

receiving~~, after the overwriting,~~ a selection of at least one of the first data set and the second data set to complete a transaction request, wherein:

if the first data set is selected, the receiving includes receiving a first secondary identifier indicium corresponding to the first method of authentication, and

if the second data set is selected, the receiving includes receiving a second secondary identifier indicium corresponding to the second method of authentication;

authenticating, after receiving the selection, the transaction request using the first secondary identifier indicium if the first data set is selected and using the second secondary identifier indicium if the second data set is selected;

determining, based on the authenticating, whether the transaction request is approved; and

completing, if the determining indicates that the transaction request is approved, the transaction request according to the selection.

10. (Previously Presented) The method of claim 1, wherein the receiving a selection step further comprises receiving an allocation of the entire transaction request to either the first data set or the second data set.

11. (Previously Presented) The method of claim 1, wherein the receiving a selection step further comprises receiving a selection of a plurality of data sets to complete the transaction request.